



November 13, 2001

Application No.: 09/893,029

Atty. Docket No.: 18276-2

The following references are believed to be relevant to the subject application:

1. U.S. Pat. 6,223,983 B1 issued May 1, 2001 to Kjonaas et al., for INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM, discloses a remote, kiosk-based banking platform. A user can receive a variety of banking services, including applying for a loan; however, a banking representative is used, and the process is not automated.

2. U.S. Pat. 6,125,391 issued September 26, 2000 to Meltzer et al., for MARKET MAKERS USING DOCUMENTS FOR COMMERCE IN TRADING PARTNER NETWORKS, discloses a system for exchanging documents between businesses, customers, suppliers, and trading partners.

3. U.S. Pat. 6,091,897 issued July 18, 2000 to Yates et al., for FAST TRANSLATION AND EXECUTION OF A COMPUTER PROGRAM ON A NON-NATIVE ARCHITECTURE BY USE OF BACKGROUND TRANSLATOR, discloses a method for translating a computer program into a non-native format as an alternative to "porting."

4. U.S. Pat. 6,052,711 issued April 18, 2000 to Gish, for OBJECT-ORIENTED SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CLIENT-SERVER SESSION WEB ACCESS IN AN INTERPRISE COMPUTING FRAMEWORK SYSTEM, discloses a communication system where a front-end, or client, program communicates with a back-end, or server, program via a network program.

5. U.S. Pat. 6,041,308 issued March 21, 2000 to Walker et al., for SYSTEM AND METHOD FOR MOTIVATING SUBMISSION OF CONDITIONAL PURCHASE OFFERS, discloses a

system for motivating potential buyers to submit conditional purchase offers to potential sellers; the system provides a compensation to the potential buyer if a seller does not accept the conditional purchase offer.

6. U.S. Pat. 6,011,537 issued January 4, 2000 to Slotznick, for SYSTEM FOR DELIVERING AND SIMULTANEOUSLY DISPLAYING PRIMARY AND SECONDARY INFORMATION, AND FOR DISPLAYING ONLY THE SECONDARY INFORMATION DURING INTERSTITIAL SPACE, discloses a method of transferring and displaying both user-requested and additional information that is obtained via a computer network.

7. U.S. Pat. 5,995,947 issued November 30, 1999 to Fraser et al., for INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM, discloses a method for trading loans in real-time by providing information from one seeking a loan to a number of potential loan providers; however, the loan applications are not automated, but are instead reviewed by brokers.

8. U.S. Pat. 5,987,434 issued November 16, 1999 to Libman, for APPARATUS AND METHOD FOR TRANSACTING MARKETING AND SALES OF FINANCIAL PRODUCTS, discloses a computer system for the automated data collection from potential purchasers of financial products, specifically insurance. A program, the "virtual agent," replaces a human salesman.

9. U.S. Pat. 5,966,699 issued October 12, 1999 to Zandi, for SYSTEM AND METHOD FOR CONDUCTING LOAN AUCTION OVER COMPUTER NETWORK, discloses a system and method for transacting loan applications over the internet. The method allows potential borrowers to send information to potential lenders; the lenders may offer to extend the loans, based on the information submitted. However, the method does not suggest the automated evaluation of the loan applications.

10. U.S. Pat. 5,960,411 issued September 28, 1999 to Hartman et al., for METHOD AND SYSTEM FOR PLACING A PURCHASE ORDER VIA A COMMUNICATIONS NETWORK, discloses a computer system for identifying clients, taking orders from clients, and providing the ordered items. The system also maintains client information.

11. U.S. Pat. 5,940,812 issued August 17, 1999 to Tengal et al., for APPARATUS AND METHOD FOR AUTOMATICALLY MATCHING A BEST AVAILABLE LOAN TO A POTENTIAL BORROWER VIA GLOBAL TELECOMMUNICATIONS NETWORK, discloses a system for collecting and comparing information on both potential borrowers and lenders. From the compiled information, the potential borrower can select the loan with the best characteristics.

12. U.S. Pat. 5,940,811 issued August 17, 1999 to Norris, for CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS, discloses a kiosk-based financial transaction system wherein a customer may apply for a loan; the loan “application” is evaluated and approved without human intervention. However, the system requires specific components (touch-screen, magnetic card reader, digital camera, printer, etc.) that are incorporated within the kiosk.

13. U.S. Pat. 5,930,776 issued July 27, 1999 to Dykstra et al., for LENDER DIRECT CREDIT EVALUATION AND LOAN PROCESSING SYSTEM, discloses an automated system for approval of a loan to a customer; the system allows application from a remote location via modems. This patent is a continuation-in-part of U.S. Pat. 5,611,052 (*see infra* at ¶ 17).

14. U.S. Pat. 5,870,721 issued February 9, 1999 to Norris, for SYSTEM AND METHOD FOR REAL TIME LOAN APPROVAL, discloses a kiosk-based automated system wherein a customer may apply for a loan; the loan “application” is evaluated and approved without human intervention. This patent is complementary to the later patent of Norris (*see* U.S. Pat. 5,940,811, *supra* at ¶ 12) and includes the limitation of automatic withdrawal of loan payments from the customer’s account (column 2, lines 14-15).

15. U.S. Pat. 5,797,133 issued August 18, 1998 to Jones et al., for METHOD FOR AUTOMATICALLY DETERMINING THE APPROVAL STATUS OF A POTENTIAL BORROWER, discloses a system for applying for a loan where the customer information may be directly transmitted to the loan dealer, and a customer may obtain pre-approval of a specific amount of loan.

16. U.S. Pat. 5,699,527 issued December 16, 1997 to Davidson, for METHOD AND SYSTEM FOR PROCESSING LOAN, discloses an automated loan processing system; this system decreases human involvement in the loan approval process, however, only in part (column 2, lines 6-15).

17. U.S. Pat. 5,611,052 issued March 11, 1997 to Dykstra et al., for LENDER DIRECT CREDIT EVALUATION AND LOAN PROCESSING SYSTEM, discloses an automated loan application system that is the parent application of U.S. Pat. 5,930,776 (*see supra* at ¶ 14).

18. *iOwn*[®] at <<<http://www.iown.com>>> is an online mortgage processing site that discloses the use of an online loan application information collector; the site then forwards the information to lenders.

19. *The home for home loans. Mortgage.com*SM by ABN AMRO Mortgage at <<http://www.mortgage.com/C3/_Start.bus>> is an online mortgage processing site that discloses the use of a website to process a loan application. However, not all applications can be processed online.

20. *E-LOAN. A better way to get a loan* at <<<http://www.e-loan.com>>> is an online mortgage processing site that discloses a loan application system that can offer “pre-approval” of an application.

21. *Keystroke* at <<<http://www.keystroke.com>>> is an online mortgage processing site that discloses cooperation with Fannie Mae in developing an online system that can provide real-time evaluation and approval of eligibility and availability of financial products.

22. *interLOAN.com*, the site is not currently available, but the web page is archived at <<http://www.interloan.com/nav_noscripts.html>> is an online mortgage processing site that discloses the use of online forms to apply for loans. This site also used *iQualify.com* (*infra* at ¶ 24) as its processing mechanism.

23. *MSN HomeAdvisor* at <<<http://homeadvisor.msn.com/financing/financingoverview.asp>>> is an online mortgage referral site that discloses that online loan applications can speed up the time from application to approval. This site does not suggest that the process is automated; in fact, users are invited to check the status of the loan(s), either online or by calling a toll-free phone number.

24. *Online Mortgage Approval* at <<<http://iqualify.com>>>, now automatically redirected to “*Funding the American Dream*” at <<<http://www.finet.com/>>>, is an online mortgage referral site that discloses the online application for a loan; users receive a phone call from a Loan Consultant who complete the loan process.

25. *LendingTree® When Banks Compete, You Win.®* at <<<http://www.thelendingtree.com>>> is an online mortgage referral site that collects borrower information and supplies the information to lenders who may make loan offers to the borrower within hours.

26. *Myers LoanApp* at <<<http://www.quickenmortgage.com>>> is an online mortgage referral site that collects borrower information and supplies the information to up to four lenders who contact the borrower directly to bid for the loan(s). Claims over 800 lenders bidding for loans.

No attempt has been made to identify every relevant feature in the documents listed. The attached documents may contain relevant information other than that which caused them to be selected and may be of interest with respect to one or more features of the applicant's invention(s). Accordingly, the Examiner is urged to review the documents identified and to form his or her own conclusions regarding the relevance thereof.

It is believed that the attached documents do not disclose or make obvious applicant's invention(s). Accordingly, examination of the claims on the merits and allowance of the application are earnestly requested.

CERTIFICATE OF MAILING BY FIRST CLASS MAIL (37 CFR 1.8)

Applicant(s): FREEMAN, DOUGLAS K et al

Docket No.

18276-2

Serial No.

09/893,029

Filing Date

06/27/2001

Examiner

UNKNOWN

Group Art Unit

2165

Invention: ONLINE MORTGAGE APPLICATION PROCESSING AND TRACKING SYSTEM

I hereby certify that this **INFORMATION DISCLOSURE STATEMENT & RELATED DOCUMENTS***(Identify type of correspondence)*

is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The

Assistant Commissioner for Patents, Washington, D.C. 20231 on

11-14-01

*(Date)***SHARON F HUTTO***(Typed or Printed Name of Person Mailing Correspondence)**(Signature of Person Mailing Correspondence)***Note: Each paper must have its own certificate of mailing.**

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.

18276-2

In Re Application: FREEMAN et al

NOV 27 2001

Serial No.

09/893,029

Filing Date

06/27/2001

Examiner

UNKNOWN

Group Art Unit

2165

ONLINE MORTGAGE APPLICATION PROCESSING AND TRACKING SYSTEM**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 080719 as described below. A duplicate copy of this sheet is enclosed.
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SHARON F HUTTO

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Signature

Dated: 11/13/01

MICHAEL A MANN

REG. NO. 32,825

NEXSEN PRUET JACOBS & POLLARD LLC

PO DRWR 2426

COLUMBIA SC 29202-2426

(803) 253-8282

MMANN@NPJP.COM

CC:

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**(Under 37 CFR 1.97(b) or 1.97(c))**

Docket No.

18276-2

In Re Application Of: **FREEMAN et al**

NOV 27 2001

Serial No.

09/893,029

Filing Date

06/27/2001

Examiner

UNKNOWN

Group Art Unit

2165

Title: **ONLINE MORTGAGE APPLICATION PROCESSING AND TRACKING SYSTEM**

Address to:

**Assistant Commissioner for Patents
Washington, D.C. 20231****37 CFR 1.97(b)**

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:
- ☐ the statement specified in 37 CFR 1.97(e);
- OR**
- ☐ the fee set forth in 37 CFR 1.17(p).

2165

NOV 27 2001

TRANSMITTAL LETTER
 (General - Patent Pending)

 Docket No.
 18276-2

 In the Application Of: **FREEMAN, DOUGLAS K et al**

 Serial No.
 09/893,029

 Filing Date
 06/27/2001

 Examiner
 UNKNOWN

 Group Art Unit
 2165

 Title: **ONLINE MORTGAGE APPLICATION PROCESSING AND TRACKING SYSTEM**
TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is:

**TRANSMITTAL LETTER; TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT;
 INFORMATION DISCLOSURE CITATION; COPIES OF 17 PATENTS & 9 REFERENCES; IDS STATEMENT;
 CERTIFICATE OF FIRST CLASS MAILING**

in the above identified application.

- ☒ No additional fee is required.
- ☐ A check in the amount of _____ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. **080719** as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of _____
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- ☒ Charge any additional fee required.


 Signature

Dated:

11/13/01

MICHAEL A MANN
 REG. NO. 32,825
 NEXSEN PRUET JACOBS & POLLARD LLC
 PO DRWR 2426
 COLUMBIA SC 29202-2426
 (803) 253-8282
 MMANN@NPJP.COM

I certify that this document and fee is being deposited on 11/14/01 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.



Signature of Person Mailing Correspondence

SHARON F HUTTO

Typed or Printed Name of Person Mailing Correspondence

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